

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF INDIANA
INDIANAPOLIS DIVISION**

In re:	§ Case No. 12-08856-FJO-7
	§
NORMAN WAYNE EVANS	§
	§
	§
Debtor	§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 07/25/2012. The undersigned trustee was appointed on 07/25/2012.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$4,008.97

Funds were disbursed in the following amounts:

Payments made under an interim distribution	\$0.00
Administrative expenses	<u>\$260.00</u>
Bank service fees	<u>\$20.00</u>
Other Payments to creditors	<u>\$0.00</u>
Non-estate funds paid to 3 rd Parties	<u>\$0.00</u>
Exemptions paid to the debtor	<u>\$0.00</u>
Other payments to the debtor	<u>\$0.00</u>
Leaving a balance on hand of ¹	<u>\$3,728.97</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance on funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursements will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 09/06/2013 and the deadline for filing government claims was 12/04/2013. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
7. The Trustee's proposed distribution is attached as **Exhibit D**.
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,002.24. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,002.24, for a total compensation of \$1,002.24². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$43.94, for total expenses of \$43.94.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 10/30/2013

By: /s/ Robert S. Koor
Trustee

STATEMENT: This Uniform form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page No: 1

Exhibit A

Case No.: 12-08856-FJO-7
 Case Name: EVANS, NORMAN WAYNE
 For the Period Ending: 10/30/2013

Trustee Name: Robert S. Koor
 Date Filed (f) or Converted (c): 07/25/2012 (f)
 §341(a) Meeting Date: 08/21/2012
 Claims Bar Date: 09/06/2013

1	2	3	4	5	6	
Ref. #	Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Residence @ 2011 S. Waldemere, Muncie, IN, located on 2 city lots. 1 story, 2 drm house w/2 car, detached garage. 2011 tax assessed value: \$30,600.00 Owned jointly w/Barbara Evans, mother	\$15,300.00	\$0.00	OA	\$0.00	FA
2	Cash	\$25.00	\$0.00	OA	\$0.00	FA
3	PrimeTrust FCU checking	\$1.00	\$0.00	OA	\$0.00	FA
4	PrimeTrust FCU savings account	\$5.00	\$0.00	OA	\$0.00	FA
5	Msc. household goods/furnishings	\$2,000.00	\$0.00	OA	\$0.00	FA
6	Msc. wearing apparel/personal possessions	\$100.00	\$0.00	OA	\$0.00	FA
7	Received 2011 federal income tax refund of \$449.00 and received 2011 Indiana tax refund of \$40.00	\$0.00	\$0.00	OA	\$0.00	FA
8	1995 Chevrolet C-1500 truck (clear)	\$1,625.00	\$0.00	OA	\$0.00	FA
9	VIP scooter (clear)	\$800.00	\$0.00	OA	\$0.00	FA
10	2 dogs	\$0.00	\$0.00	OA	\$0.00	FA
11	Inheritance from mother, Barbara Evans, dcsd (u)	Unknown	Unknown		\$4,008.97	FA

TOTALS (Excluding unknown value)

Gross Value of Remaining Assets

\$19,856.00

\$0.00

\$4,008.97

\$0.00

Major Activities affecting case closing:

Get info on dbtr's mother's death & r/e 1206 E. 27th. St., Muncie, IN 47302. Reopen as possible asset case

Collect inheritance from estate of Barbara Evans, dcsd

ADC, ACE, TFR, NFR after 9/13

Initial Projected Date Of Final Report (TFR): 12/31/2013

Current Projected Date Of Final Report (TFR):

/s/ ROBERT S. KOOR

ROBERT S. KOOR

FORM 2

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 12-08856-FJO-7
 Case Name: EVANS, NORMAN WAYNE
 Primary Taxpayer ID #: **-***8594
 Co-Debtor Taxpayer ID #: _____
 For Period Beginning: 7/25/2012
 For Period Ending: 10/30/2013

Trustee Name: Robert S. Koor
 Bank Name: Bank of Texas
 Checking Acct #: *****0834
 Account Title: _____
 Blanket bond (per case limit): \$73,815,850.00
 Separate bond (if applicable): _____

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
07/30/2013	(11)	Barbara Ellen Evans Estate/John R. Hollowell,Perso	Distribution of Estate of Barbara Evans	1229-000	\$4,008.97		\$4,008.97
08/07/2013	5001	Clerk, US Bankruptcy Court	Costs to reopen case	2700-000		\$260.00	\$3,748.97
08/30/2013		Bank of Texas	Account Analysis Fee	2600-000		\$10.00	\$3,738.97
09/30/2013		Bank of Texas	Account Analysis Fee	2600-000		\$10.00	\$3,728.97
TOTALS:					\$4,008.97	\$280.00	\$3,728.97
Less: Bank transfers/CDs					\$0.00	\$0.00	
Subtotal					\$4,008.97	\$280.00	
Less: Payments to debtors					\$0.00	\$0.00	
Net					\$4,008.97	\$280.00	

For the period of 7/25/2012 to 10/30/2013

Total Compensable Receipts:	\$4,008.97
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	<u>\$4,008.97</u>
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$280.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	<u>\$280.00</u>
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 07/30/2013 to 10/30/2013

Total Compensable Receipts:	\$4,008.97
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	<u>\$4,008.97</u>
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$280.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	<u>\$280.00</u>
Total Internal/Transfer Disbursements:	\$0.00

FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 12-08856-FJO-7
 Case Name: EVANS, NORMAN WAYNE
 Primary Taxpayer ID #: **-***8594
 Co-Debtor Taxpayer ID #: _____
 For Period Beginning: 7/25/2012
 For Period Ending: 10/30/2013

Trustee Name: Robert S. Koor
 Bank Name: Bank of Texas
 Checking Acct #: *****0834
 Account Title: _____
 Blanket bond (per case limit): \$73,815,850.00
 Separate bond (if applicable): _____

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSE	ACCOUNT BALANCES
	\$4,008.97	\$280.00	\$3,728.97

For the period of 7/25/2012 to 10/30/2013

Total Compensable Receipts:	\$4,008.97
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	<u>\$4,008.97</u>
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$280.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	<u>\$280.00</u>
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the case between 07/25/2012 to 10/30/2013

Total Compensable Receipts:	\$4,008.97
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	<u>\$4,008.97</u>
Total Internal/Transfer Receipts:	\$0.00
Total Compensable Disbursements:	\$280.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	<u>\$280.00</u>
Total Internal/Transfer Disbursements:	\$0.00

/s/ ROBERT S. KOOR

ROBERT S. KOOR

Case No. 12-08856-FJO-7
 Case Name: EVANS, NORMAN WAYNE
 Claims Bar Date: 09/06/2013

Trustee Name: Robert S. Koor
 Date: 10/30/2013

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
1	DISCOVER BANK DB Servicing Corporation PO Box 3025 New Albany OH 43054-3025	06/11/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$1,047.00	\$1,047.00	\$0.00	\$0.00	\$0.00	\$1,047.00
2	CAPITAL ONE BANK (USA), N.A. PO Box 71083 Charlotte NC 28272-1083	06/21/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$3,120.15	\$3,120.15	\$0.00	\$0.00	\$0.00	\$3,120.15
3	WEBBANK-FINGERHUT 6250 Ridgewood Rd Cloud MN 56303	07/30/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$410.62	\$410.62	\$0.00	\$0.00	\$0.00	\$410.62
* 4	PRIMETRUST FINANCIAL FEDERAL CREDIT UNION c/o E. Phillip Gregg Jr. 117 N High Street P O Box 428 Muncie IN 47308	08/09/2013	Real Estate- -Consensual Liens (mortgages, deeds of trust, PMSI)	Disallowed	4110-000	\$0.00	\$14,132.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Claim Notes: (4-1) Note / Mortgage f/k/a WGEFCU

5	ECAST SETTLEMENT CORP. Assignee of Capital One, N.A. c/o Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200 Tucson AZ 85712	08/16/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$575.31	\$575.31	\$0.00	\$0.00	\$0.00	\$575.31
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Claim Notes: Menard's

6	PORTFOLIO RECOVERY ASSOCIATES, LLC POB 12914 Norfolk VA 23541	09/06/2013	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$1,023.99	\$1,023.99	\$0.00	\$0.00	\$0.00	\$1,023.99
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Claim Notes: US Bank

\$20,309.98 \$6,177.07 \$0.00 \$0.00 \$0.00 \$6,177.07

Case No. 12-08856-FJO-7
Case Name: EVANS, NORMAN WAYNE
Claims Bar Date: 09/06/2013

Trustee Name: Robert S. Koor
Date: 10/30/2013

CLAIM CLASS SUMMARY TOTALS

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
General Unsecured § 726(a)(2)	\$6,177.07	\$6,177.07	\$0.00	\$0.00	\$0.00	\$6,177.07
Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)	\$14,132.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Exhibit D

TRUSTEE'S PROPOSED DISTRIBUTION

Case No.: 12-08856-FJO-7
 Case Name: NORMAN WAYNE EVANS
 Trustee Name: Robert S. Koor

Balance on hand: \$3,728.97

Claims of secured creditors will be paid as follows:

Total to be paid to secured creditors:	<u>\$0.00</u>
Remaining balance:	<u>\$3,728.97</u>

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Robert S. Koor, Trustee Fees	\$1,002.24	\$0.00	\$1,002.24
Robert S. Koor, Trustee Expenses	\$43.94	\$0.00	\$43.94

Total to be paid for chapter 7 administrative expenses:	<u>\$1,046.18</u>
Remaining balance:	<u>\$2,682.79</u>

Applications for prior chapter fees and administrative expenses have been filed as follows:
 NONE

Total to be paid to prior chapter administrative expenses:	<u>\$0.00</u>
Remaining balance:	<u>\$2,682.79</u>

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims:	<u>\$0.00</u>
Remaining balance:	<u>\$2,682.79</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$6,177.07 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 43.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	Discover Bank	\$1,047.00	\$0.00	\$454.72
2	Capital One Bank (USA), N.A.	\$3,120.15	\$0.00	\$1,355.13
3	Webbank-Fingerhut	\$410.62	\$0.00	\$178.34
5	eCAST Settlement Corp.	\$575.31	\$0.00	\$249.87
6	Portfolio Recovery Associates, LLC	\$1,023.99	\$0.00	\$444.73

Total to be paid to timely general unsecured claims: \$2,682.79
 Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00
 Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims: \$0.00
 Remaining balance: \$0.00